

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method, performed by a processor associated with a financial institution, for funding the financial institution through a financial investment fund, the method comprising:

receiving, by the processor, fund data reflecting a plurality of individual funds corresponding to a plurality of investors, respectively;

aggregating, by the processor, the fund data plurality of individual funds into aggregated fund data reflecting an aggregated fund for investing in the financial investment fund;

determining, by the processor, a first portion of the financial investment fund to invest in a plurality of certificates of deposit issued by the financial institution, wherein the plurality of certificates of deposit mature at varying maturity dates by laddering based on anticipated need for liquidity within the aggregated fund[[,]];

configuring, by the processor, wherein the first portion of the financial investment fund is used by the financial institution for providing cash to satisfy the for payment of an anticipated need for liquidity by liquidating one or more of the plurality of certificates of deposit at respective maturity dates[[,]]; and

~~wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit; and~~

determining, by the processor, based on the amount of the first portion invested in the plurality of certificates of deposit, a second portion of the financial investment fund for investing in a transaction account[[,]]; and

~~wherein configuring, by the processor, the transaction account second portion of the financial investment fund is used to fund a nonanticipative withdrawal of an individual fund among the plurality of individual funds from the financial investment fund~~

by any a corresponding investor among the plurality of investors at any time regardless of maturity dates of any of the plurality of certificates of deposit in the first portion.

2. (Original) The method of claim 1, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

3. (Currently Amended) The method of claim 1, further comprising determining paying, by the processor, a return to be paid to the plurality of investors from the financial investment fund.

4. (Canceled)

5. (Canceled)

6. (Previously Presented) The method of claim 1, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit, promissory notes, time deposits, or bonds.

7. (Original) The method of claim 1, wherein the function of the financial institution comprises a credit card operation.

8. (Currently Amended) The method of claim 7, ~~wherein the financial institution uses~~ further comprising providing the first portion to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

9. (Original) The method of claim 1, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

10. (Canceled).

11. (Canceled).

12. (Currently Amended) The method of claim 1, wherein determining the second portion of the financial investment fund further includes limiting the second portion to the an amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

13. (Currently Amended) The method of claim 1, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments certificates of deposit are associated with a greater yield than is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

14. (Previously Presented) The method of claim 1, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account or a 401k account.

15. (Currently Amended) The method of claim 1, further comprising providing, by the processor, access to information associated with the financial investment fund via communicating over a network by the processor.

16. (Currently Amended) The method of claim 15, wherein the network is connected to a user device devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of the financial institution, or an office of an enterprise managing the financial investment fund.

17-31. (Canceled).

32. (Currently Amended) A system, including a processor associated with a financial institution, for funding the financial institution through a financial investment fund, the system comprising:

a receiving component that receives fund data reflecting a plurality of individual funds corresponding to a plurality of investors respectively;

an aggregating component that aggregates the fund data plurality of individual funds in into aggregated fund data reflecting an aggregated fund for investing into the financial investment fund;

a first determining component that determines a first portion of the financial investment fund to invest in a plurality of certificates of deposit issued by the financial institution, wherein the plurality of certificates of deposit mature at varying maturity dates by laddering based on anticipated need for liquidity within the aggregated fund[[,]];

wherein a first configuring component that configures the first portion of the financial investment fund ~~is used by the financial institution for providing cash to satisfy the for payment of an anticipated need for liquidity by liquidating one or more of the plurality of certificates of deposit at respective maturity dates~~[[,]]; and

~~wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit; and~~

a second determining component that determines, based on the amount of the first portion invested in the plurality of certificates of deposit, a second portion of the financial investment fund for investing in a transaction account[[,]]; and

wherein a second configuring component that configures the transaction account second portion of the financial investment fund is used to fund a nonanticipative withdrawal of an individual fund among the plurality of individual funds from the financial investment fund by ~~any a corresponding investor among the plurality of investors at any time regardless of maturity dates of any of the plurality of certificates of deposit in the first portion.~~

33. (Original) The system of claim 32, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.
34. (Currently Amended) The system of claim 32, further comprising a ~~paying~~ third determining component that pays determines a return to be paid to the plurality of investors from the financial investment fund.
35. (Canceled)
36. (Canceled)
37. (Previously Presented) The system of claim 32, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit, promissory notes, time deposits, or bonds.
38. (Original) The system of claim 32, wherein the function of the financial institution comprises a credit card operation.
39. (Currently Amended) The system of claim 38, ~~wherein the financial institution uses~~ further comprising a component that provides the first portion to pay merchants for goods or services provided to users of credit cards provided by the financial institution.
40. (Original) The system of claim 32, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.
41. (Canceled).
42. (Canceled).

43. (Currently Amended) The system of claim 32, wherein the second determining component limits the second portion to an amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

44. (Currently Amended) The system of claim 32, wherein ~~a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments certificates of deposit are associated with a greater yield than is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.~~

45. (Previously Presented) The system of claim 32, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account or a 401k account.

46. (Previously Presented) The system of claim 32, further comprising a communicating component that communicates over a network.

47. (Previously Presented) The system of claim 46, wherein the network is connected to a user device devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of the financial institution, or an office of an enterprise managing the financial investment fund.

48-62. (Canceled).

63. (Currently Amended) A computer-readable medium on which is stored a set of instructions for funding a financial institution through a financial investment fund, which when executed perform a method comprising:

receiving fund data reflecting a plurality of individual funds corresponding to a plurality of investors respectively;

aggregating the fund data plurality of individual funds into aggregated fund data reflecting an aggregated fund for investing in the financial investment fund;

determining a first portion of the financial investment fund to invest in a plurality of certificates of deposit issued by the financial institution, wherein the plurality of certificates of deposit mature at varying maturity dates by laddering based on anticipated need for liquidity within the aggregated fund[[,]]; and

configuring wherein the first portion of the financial investment fund is used by the financial institution for providing cash to satisfy the for payment of an anticipated need for liquidity by liquidating one or more of the plurality of certificates of deposit at respective maturity dates[.,]]; and

~~wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit; and~~

determining based on the amount of the first portion invested in the plurality of certificates of deposit, a second portion of the financial investment fund for investing in a transaction account[[,]]; and

wherein configuring the transaction account second portion of the financial investment fund is used to fund a nonanticipative withdrawal of an individual fund among the plurality of individual funds from the financial investment fund by any a corresponding investor among the plurality of investors at any time regardless of maturity dates of any of the plurality of certificates of deposit in the first portion.

64. (Original) The computer-readable medium of claim 63, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

65. (Currently Amended) The computer-readable medium of claim 63, the method further comprising:

~~paying determining a return to be paid to the plurality of investors from the financial investment fund.~~

66. (Canceled)

67. (Canceled)

68. (Previously Presented) The computer-readable medium of claim 63, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit, promissory notes, time deposits, or bonds.

69. (Currently Amended) The computer-readable medium of claim 63, wherein ~~the function of the financial institution comprises a credit card operation.~~

70. (Currently Amended) The computer-readable medium of claim 69, wherein ~~the method further comprising providing financial institution uses the first portion to pay merchants for goods or services provided to users of credit cards provided by the financial institution.~~

71. (Original) The computer-readable medium of claim 63, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

72. (Canceled).

73. (Canceled).

74. (Currently Amended) The computer-readable medium of claim 63, wherein ~~determining the second portion of the financial investment fund further includes limiting the second portion to the an amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.~~

75. (Currently Amended) The computer-readable medium of claim 63, wherein ~~a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments~~ ~~certificates of deposit are associated with a greater yield than~~ ~~is greater than a yield received by the enterprise managing the financial investment fund on funds in~~ the transaction account.

76. (Previously Presented) The computer-readable medium of claim 63, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account or a 401k account.

77. (Currently Amended) The computer-readable medium of claim 63, the method further comprising:

providing access to information associated with the financial investment fund over a network.

78. (Currently Amended) The computer-readable medium of claim 77, wherein the network is connected to a user device ~~devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of the financial institution, or an office of an enterprise managing the financial investment fund.~~

79-93. (Canceled).